

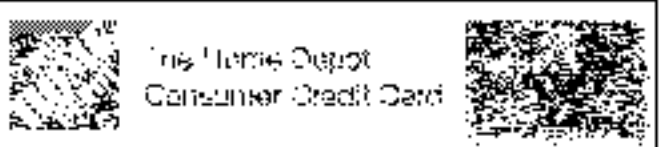
# Account Statement

Send Notice of Billing Errors and Customer Service Inquiries to  
HOME DEPOT CREDIT SERVICES  
PO Box

Customer Service:  
homedepot.com/mycard

Account Inquiries:  
(TTY: 711)

Text to Pay: 71 469



Account number ending in 1222

Summary of Account Activity	
Previous Balance	\$0.00
Payments	-\$0.00
Other Credits	-\$0.00
Purchases/Other Debits	+\$31.77
<b>Fees Charged</b>	<b>+\$0.00</b>
<b>Interest Charged</b>	<b>+\$0.00</b>
New Balance	\$31.77
Past Due Amount	\$0.00

Credit Limit	\$2,250.00
Available Credit	\$2,218.00
Amount Over Credit Limit	\$0.00
Statement Closing Date	11/07/2025
Next Statement Closing Date	12/09/2025
Days in Billing Cycle	29

Payment Information	
New Balance	\$31.77
Minimum Payment Due	\$29.00
Payment Due Date	December 5, 2025
<b>Late Payment Warning:</b> If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$40.	
<b>Minimum Payment Warning:</b> If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:	
Only the minimum payment	2 months \$33

Your Minimum Payment Due is \$29.00. If you paid your non-promotional (revolving) balances and any expiring promotional balances in full on your last statement, you can avoid interest charges on any new non-promotional (revolving) balances and any expiring promotional balances if you pay \$31.77 by 12/05/25. Otherwise, interest will accrue from your statement closing date until we receive your payment. The "How to Avoid Paying Interest on Purchases" section on page 2 has more information.

Please see the enclosed **Important Changes to Your Account Terms** for important information.

Please note that if we received your payment by phone or online payment between 5 p.m. ET and midnight ET on the last day of your billing period, your payment will not be reflected until your next statement.

Marketing offers included in this statement are intended for residents of \_\_\_\_\_ and its Territories.



## GIVE A GIFT CARD

homedepot.com/giftcard



Redeem and Reload  
In Store and Online



HD 4

PLEASE SEE IMPORTANT INFORMATION ON PAGE 2. Page 1 of 8 This Account is Issued by Citibank, N.A.

↓ Please detach and return lower portion with your payment to ensure proper credit. Retain upper portion for your records. ↓



MO: 603-760-793  
91: 603-760-5319

Statement Enclosed

### SIMPLIFY YOUR LIFE

Go Paperless now and enjoy being clutter-free.



Scan the QR code or visit  
[homedepot.com/mycard](https://homedepot.com/mycard)

Payment Due Date	December 5, 2025
New Balance	\$31.77
Past Due Amount	\$0.00
Minimum Payment Due	\$29.00
Amount Enclosed: \$	<div style="display: flex; justify-content: space-between; width: 100%;"> <div style="border-bottom: 1px solid black; width: 20px; height: 20px;"></div> <div style="border-bottom: 1px solid black; width: 20px; height: 20px;"></div> <div style="border-bottom: 1px solid black; width: 20px; height: 20px;"></div> <div style="border-bottom: 1px solid black; width: 20px; height: 20px;"></div> <div style="border-bottom: 1px solid black; width: 20px; height: 20px;"></div> </div>

Please see reverse side to change your address.  
**Make Checks Payable to** ▼

HOME DEPOT CREDIT SERVICES

### Information About Your Account.

**How to Avoid Paying Interest on Purchases.** Your payment due date is at least 25 days after the close of each billing cycle. Except as indicated below, you won't pay any interest on Purchases if you pay the New Balance in full by the payment due date shown on your billing statement each Billing Cycle. We call this a grace period on Purchases. If you don't pay your New Balance in full by the payment due date in a Billing Cycle, you won't get a grace period on Purchases again until you pay the New Balance in full by the payment due date shown on your billing statement for two Billing Cycles in a row.

If you have a balance subject to a Deferred Interest Promotion and that promotion does not expire before the payment due date, that balance (an "excluded balance") is excluded from the amount you must pay in full to get a grace period on a Purchase balance other than an excluded balance. However, you must still pay any separately required payment on the excluded balance. In Billing Cycles in which payments are allocated to Deferred Interest Promotion balances first, the Deferred Interest Promotion balance will be reduced before any other balance on the Account. However, you will continue to get a grace period on Purchases, other than an excluded balance, so long as you pay the New Balance (less any excluded balance, plus any separately required payment on an excluded balance) in full by the payment due date each Billing Cycle.

**How We Calculate Your Balance Subject to Interest Rate.** We use a daily balance method (including current transactions) to calculate interest charges. To find out more information about the balance computation method and how the resulting interest charges were determined, contact us at the Account Inquiries number on Page 1 of your statement.

### Other Account and Payment Information.

**Payment Amount.** You may pay all or part of your Account balance at any time. However, you must pay, by the payment due date, at least the Minimum Payment Due.

**When Your Payment Will Be Credited.** If we receive your payment in proper form by 5 p.m. local time at the processing facility, it will be credited as of that day. Payments received in proper form after that time will be credited as of the next day. Allow 5 to 7 days for payments by regular mail to reach us. There may be a delay of up to 5 days in crediting a payment we receive that is not in proper form or not sent to the correct address. The correct address for regular mail is the address on the front of the payment coupon. The correct address for courier or express mail is shown in the Express Mail section.

**Proper Form.** For a payment sent by mail or courier to be in proper form, you must:

- **Enclose** a valid check or money order made payable to Home Depot Credit Services. No cash, gift cards, or foreign currency please.
- **Include** your name and the last four digits of your Account number.

### Payment Other Than By Mail.

- **Online/Auto Pay.** Go to the URL on Page 1 of your statement to make a payment online. You can also enroll in Auto Pay and have your payment amount automatically deducted each month from the payment Account you choose.
- **In-Store Payments.** For your added convenience, payments can be made at The Home Depot stores, with no service fee. Any payment in proper form accepted in-store will be credited as of that day. However, credit availability may be subject to verification of funds.
- **Text to Pay (If Available).** Text "pay" to the Text to Pay number on Page 1 of your statement. To pay via text you must use the cell phone or mobile device number and payment accounts associated with your Account. Text to Pay is not available for debit card payments. Message and data rates may apply.
- **Phone.** Call the Account Inquiries number on Page 1 of your statement to make a payment by phone. For phone payments, you authorize us to electronically debit your specified bank account by an ACH transaction in the amount and on the date that you indicate on the phone. For Auto Pay, you also authorize us to automatically debit your specified bank account every month, in the amount and on the same date each month that you indicate on the phone, until you withdraw your authorization. You may cancel a one-time phone payment or withdraw your authorization for automatic debits by calling us at the Account Inquiries number on Page 1 of your statement within the timeframe disclosed to you on the phone.

• **Express Mail.** Send payment by express mail or courier to: Consumer Payment Dept.,

• **Crediting Payments other than by Mail.** The payment cutoff time for Online, Phone, and Text to Pay payments is midnight Eastern time. Payments received prior to the cutoff time will be credited to your account as of the calendar day we received your payment request.

**If you send an eligible check, you authorize us to complete your payment by electronic debit. If we do, the checking account will be debited in the amount on the check. We may do this as soon as the day we receive the check. Also, the check will be destroyed.**

**Credit Reporting Disputes.** We may report information about your Account to credit bureaus. If you think we reported inaccurate information, please write us at: Credit Bureau Dispute Verification, P.O.

**Report a Lost or Stolen Card Immediately.** Call the Account Inquiries number shown on Page 1.

**What To Do If You Think You Find A Mistake On Your Statement.** If you think there is an error on your statement, write to us at the address for billing errors and customer service inquiries shown on Page 1 of your statement.

In your letter, give us the following information:

1. Account information: Your name and account number.
2. Dollar amount: The dollar amount of the suspected error.
3. Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

**Your Rights If You Are Dissatisfied With Your Credit Card Purchases.** If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at the address for billing errors and customer service inquiries shown on Page 1 of your statement.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

## KEY CREDIT TERMS

**NO INTEREST IF PAID IN FULL WITHIN 6 MONTHS\*** on purchases of \$299 or more. Interest will be charged to your account from the purchase date if the purchase balance (including premiums for optional credit insurance) is not paid in full within 6 months.

\*With credit approval for qualifying purchases made on The Home Depot Consumer Credit Card. APR: 17.99% - 29.99%. Minimum interest charge: \$2. See card agreement for details including APR applicable to you. Offer valid for consumer accounts in good standing; see store for details.

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-/G/- N - - - /H/- 0 - - /I/- 7B - /J/- - - 0 - 0 - - /K/- Y - k - 01 - 2501S - -

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### Easily manage your contact information

It's important we have your current contact information, so if anything changes (including your email or mailing address or phone number), please do one of the following to easily update your information:

- You can update your contact information by logging into your online account via the URL located in the Customer Service section on the front of your statement, or
- Call the Account Inquiries phone number located in the Customer Service section on the front of your statement



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[homedepot.com/garagestorage](http://homedepot.com/garagestorage)



**Important Changes to Your Account Terms**

The following is a summary of certain changes being made to your account terms. These changes will take effect on 01/10/2026. For more detailed information, please see the Notice of Important Changes to your Card Agreement and Right to Reject below.

You have the right to reject the changes summarized below. If you reject these changes, you must do so no later than 01/09/2026. However, if you do reject these changes, we will close your account, which means you will no longer be able to use your account for new transactions. You can reject these changes by calling us at 1-800-424-4444 (TTY: We accept 711 or other Relay Service).

**Revised Terms, as of 01/10/2026**

<b>How to Avoid Paying Interest</b>	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance (minus any excluded balance, plus any separately required payment on an excluded balance) by the due date each month.
<b>Late Payment Fee</b>	Up to <b>\$41</b>

**TRANSACTIONS**

Trans Date	Description	Reference #	Amount
<b>CARD ENDING 1222</b>			
10/12	THE HOME DEPOT MADERA CA SEASONAL/GARDEN	6184023	\$ 31.77
<b>TOTAL CARD ENDING 1222</b>			<b>\$ 31.77</b>

**FEES**

TOTAL FEES FOR THIS PERIOD	\$ 0.00
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**INTEREST CHARGED**

TOTAL INTEREST FOR THIS PERIOD	\$ 0.00
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**2025 Totals Year-to-Date**

Total Fees Charged in 2025	\$0.00
Total Interest Charged in 2025	\$0.00

**ACTIVITY AND PROMOTIONS DETAIL**

Original Promotion Trans Amount	Promotion Trans Date	Previous Balance	Payments & Other Credits	Purchases, Fees & Other Debits	Interest Charged	New Balance	Promotion Minimum Payment Due	Deferred Interest Charges	Promotion Expiration Date
<b>PURCHASES</b>									
Revolving Balance									
-	-	-	-	\$31.77	-	\$31.77	-	-	-
<b>TOTAL</b>		<b>\$0.00</b>	<b>\$0.00</b>	<b>\$31.77</b>	<b>\$0.00</b>	<b>\$31.77</b>	<b>\$0.00</b>	<b>\$0.00</b>	

**INTEREST CHARGE CALCULATION**

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
<b>PURCHASES</b>			
Revolving Balance	29.99% (M)	\$0.00	\$0.00

Account number ending in 1222

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We appreciate your business as a cardholder and hope you are enjoying both the use and benefits of your card. We want you to be aware of changes we are making to your account. The following Notice of Important Changes to your Card Agreement and Right to Reject describes the changes and what they mean to you and your account.

We look forward to continuing to serve you in the future.

Please see below for important information about changes to your account.

## **Notice of Important Changes to your Card Agreement and Right to Reject**

**The Changes.** We are changing your Card Agreement. The effective date of the changes described herein is 01/10/2026. Please read the information below carefully. You should keep this information with your Card Agreement for future reference.

- We are changing the Grace Period on Purchases by changing how we apply interest when you lose the Grace Period on Purchases. For more information on the Grace Period on Purchases, see the section called "Annual Percentage Rates (APRs) & Interest Charges" in your Card Agreement.
- We are increasing the Late Payment Fee. For additional language regarding how and when these fees will be charged, please see the section called "Fees" in your Card Agreement.

The Late Payment Fee in the "Fees" section of the Credit Card Disclosures is amended as follows:

<b>Penalty Fees</b> <ul style="list-style-type: none"><li>● Late Payment</li></ul>	The late fee is <b>\$30</b> and, if you have another Late Payment within the next 6 Billing Cycles the late fee will be <b>\$41</b> . The amount of your late fee will not exceed the amount permitted by law.
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- **Right to Reject Changes.** You may reject these changes. To reject these changes, you must call or write by 01/09/2026. Call us toll-free at [REDACTED] (TTY: We accept 711 or other Relay Service) or write us at [REDACTED] and include your name, address, account number, and a statement that you are rejecting these changes. If you notify us that you do not accept these changes, your account will be closed, which means you will no longer be able to use your account for new transactions. In addition, we will not make these changes to your account.

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The change to the Grace Period on Purchases is the result of the following:

- Revising this term to be consistent with the standard terms for newly acquired accounts.

The increase in the Late Fee is the result of the following:

- Revising this term to be consistent with the standard terms for newly acquired accounts.

**NOTICE:** The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any

public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Consumer Financial Protection Bureau,

The creditor is Citibank, N.A.

If you have any questions regarding this letter, you should contact us a  
(TTY: We accept 711 or other Relay Service).

Citibank, N.A.

# 12 MONTHS FINANCING

On Storewide Purchases  
\$299 or More\*

**NO INTEREST IF PAID IN FULL WITHIN 12 MONTHS\***  
on storewide purchases of \$299 or more. Interest will be charged to your account from the purchase date if the purchase balance (including premiums for optional credit insurance) is not paid in full within 12 months. Valid 11/5/25 – 12/17/25.

\*See page 2 for details.



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WHILE SUPPLIES LAST  
**2 pc. Straight Jaw Plier Set**



**SPECIAL BUY**

**\$32.94 Value**  
WHILE SUPPLIES LAST  
**7" Rafter & 4-1/2" Set**



**SPECIAL BUY**

**\$45.94 Value**  
WHILE SUPPLIES LAST  
**2-Pack 25' Compact Magnetic Tape Measure**



**SPECIAL BUY**

**\$35.94 Value**  
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**EXCLUSIVE 2-Pack Ratcheting Screwdriver Set**



**SPECIAL BUY**

**\$39.94 Value**  
WHILE SUPPLIES LAST  
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\*Valid at participating stores and online. Purchase any three of the six qualifying products (1001264297, 1005468285, 1011701349, 1014211420, 1014211404, 1008821928) in any combination and receive \$10 off. Purchase any five of the six qualifying products (1001264297, 1005468285, 1011701349, 1014211420, 1014211404, 1008821928) in any combination and receive \$30 off. Discount taken at checkout. All qualifying products must be scanned at checkout to receive discount.



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**2026 COLOR OF THE YEAR**  
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